Shelby County, AL 08/04/2005 State of Alabama

Deed Tax:\$8.50

(RECORDING INFORMATION ONLY ABOVE THIS LINE) SEND TAX NOTICE TO:

This Instrument was

prepared by:

R. Shan Paden PADEN & PADEN Attorneys at Law 5 Riverchase Ridge, Suite 100 Birmingham, Alabama 35244

STATE OF ALABAMA) COUNTY OF SHELBY)

TODD J. ROOF 2028 STONE CREEK COURT HELENA, AL 35080

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SIXTY FOUR THOUSAND FIVE HUNDRED NINETY DOLLARS and 00/100 (\$164,590.00) to the undersigned grantor, AMERICAN HOMES AND LAND CORPORATION a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto TODD J. ROOF, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 1774, ACCORDING TO THE SURVEY OF OLD CAHABA IV, 2ND ADDITION, PHASE 5, AS RECORDED IN MAP BOOK 34 AT PAGE 53 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

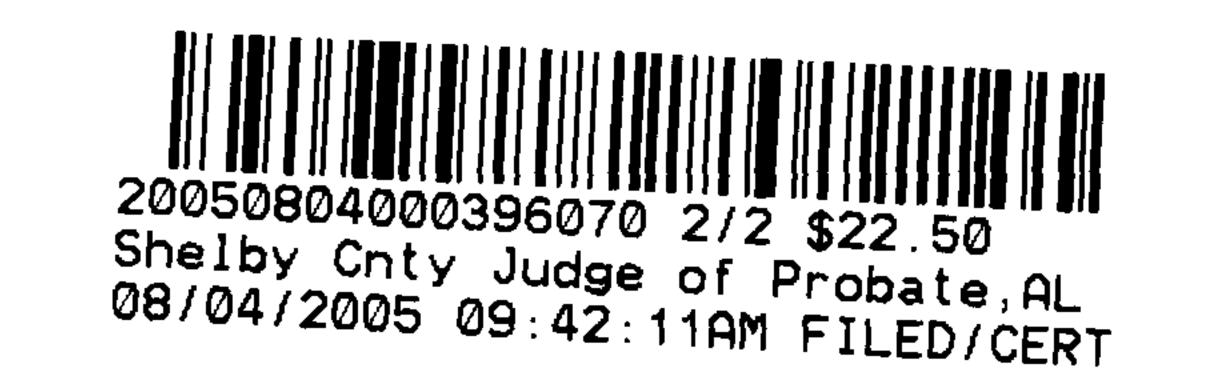
- TAXES FOR THE YEAR 2005, A LIEN, BUT NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
- SUBJECT TO MATTERS SHOWN ON RECORDED MAP BOOK 34 AT PAGE 53.
- RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT # 20041209000673670.
- EASEMENTS AND RIGHT-OF-WAY OF RECORD, AFFECTING INSURED PREMISES.

\$131,650.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

\$24,650.00 of the consideration herein was derived from a second mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.



IN WITNESS WHEREOF, the said GRANTOR, AMERICAN HOMES AND LAND CORPORATION, by its CLOSING AGENT, GEORGE M. VAUGHN who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 28th day of July, 2005.

AMERICAN HOMES AND LAND CORPORATION

By:

GEORGE M. VAUGHN, CLOSING AGENT

STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GEORGE M. VAUGHN, whose name as CLOSING AGENT of AMERICAN HOMES AND LAND CORPORATION, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 28th day of July, 2005.

Notary Public

My commission expires:

Otal y Public

NOTARY PUBLIC